

**Amendments to the Claims:**

Claim 5 has been amended. This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-2. (Canceled)

3. (Previously Presented) A method as in claim 5, wherein rating comprises determining one or more rates applying to the billing event; and updating the account.

4. (Previously Presented) A method as in claim 3, comprising calculating a cost of the billing event.

5. (Currently Amended) A computer implemented method for rating a billing event in a real time accounting system, comprising:  
receiving at a processor a billing event for an account, wherein the billing event is triggered by a user action, and wherein the billing event is received at the processor at the time of the user action;

retrieving current usage information for the account; and

~~a processor~~ rating the billing event using the processor upon receiving the billing event according to the billing event, the current usage information, and a usage dependent rating scheme;

wherein said usage dependent rating scheme comprises one or more rate step points and two or more tiers, said billing event having an associated event quantity, wherein the event quantity is an amount of the event;

wherein rating comprises

determining a current tier responsive to the current accumulated usage information;

determining a current tier reservoir, wherein the current tier reservoir is a distance to a next step point on a rating curve;  
comparing the event quantity to the current tier reservoir; and  
if the event quantity is less than the tier reservoir, adjusting an account balance responsive to the current tier and the event quantity.

6 (Previously Presented) A computer implemented method for rating a billing event in a real time accounting system, comprising  
receiving a billing event for an account;  
retrieving current usage information for the account; and  
a processor rating the billing event upon receiving the billing event according to the billing event, the current usage information, and a usage dependent rating scheme;  
wherein said usage dependent rating scheme comprises one or more rate step points and two or more tiers, said billing event having an associated event quantity;  
wherein rating comprises  
initializing a remaining event quantity;  
determining a current tier;  
determining a current tier reservoir;  
if the event quantity is not less than the tier reservoir performing:  
calculating a portion cost for a portion of the event quantity equal to the current tier reservoir;  
adjusting an account balance by the portion cost;  
adjusting the remaining event quantity by the current tier reservoir; incrementing the current tier;  
setting the current tier reservoir to be a distance to a next step point from the incremented current tier;  
repeating said steps of calculating, adjusting the account balance, adjusting the remaining event quantity, incrementing and setting until the event quantity is less than the tier reservoir, then performing:

calculating a final portion cost of the remaining event quantity responsive to the current tier;

adjusting the account balance by the final portion cost.

7-8. (Canceled)

9. (Previously Presented) A method as in claim 5, further comprising updating the account with the billing event.

10. (Previously Presented) A method as in claim 5, further comprising calculating a cost of the billing event to a source of the billing event.

11. (Original) A method as in claim 10, wherein calculating the cost, is performed during the rating.

12. (Original) A method as in claim 10, wherein calculating the cost is performed after the rating is performed.

13. (Original) A method as in claim 10, wherein providing comprises including the cost on a web page.

14. (Original) A method as in claim 10, wherein providing comprises sending a communication to a user associated with the account.

15. (Original) A method as in claim 14, wherein the communication is an email message.

16. (Previously Presented) A method as in claim 5, wherein exactly one rate applies to the billing event.

17. (Previously Presented) A method as in claim 16, wherein rating the billing event comprises:

determining the exactly one rate responsive to the current accumulated usage information;  
calculating a cost of the billing event.

18 (Previously Presented) A method as in claim 5, wherein each said two or more tiers has an associated discount function.

19. (Original) A method as in claim 18, wherein each said associated discount function has a constant value.

20. (Original) A method as in claim 19, wherein each said constant value represents a discount rate.

21. (Previously Presented) A method as in claim 5, wherein said one or more rate step points are responsive to a number of events during a period.

22. (Original) A method as in claim 21, wherein the number of events is a number of phone calls made, a number of game sessions, or a number of items purchased.

23. (Original) A method as in claim 21, wherein said number of events is a number of content items viewed.

24. (Original) A method as in claim 23, wherein said content items are news articles or stock quotes.

25. (Previously Presented) A method as in claim 5, wherein said rate step points are responsive to an amount of usage of a resource associated with the event.

26. (Original) A method as in claim 25, wherein said amount of usage is a duration.

27. (Original) A method as in claim 26, wherein said duration is minutes of a phone call, minutes of connectivity to Internet access, or minutes of connectivity to a gaming service.

28. (Original) A method as in claim 25, wherein said amount of usage is a number of pages of text viewed or a number of items purchased.

29. (Previously Presented) A method as in claim 5, wherein said one or more rate step points are responsive to an amount spent.

30. (Previously Presented) A method as in claim 5, wherein a cost of the event is determined responsive to a sum of the current accumulated usage information and the event quantity.

31. (Original) A method as in claim 30, wherein a table is used in determining said cost.

32. (Previously Presented) A method as in claim 5 wherein the billing event is an inquiry event.

33. (Previously Presented) A method as in claim 32, further comprising providing a cost to a source of the billing event.

34. (Previously Presented) A method as in claim 5 further comprising:  
performing a look-forward into a rating scheme responsive to the account information comprising current accumulated usage information;  
sending marketing information to a source of the billing event responsive to performing the look-forward.

35. (Previously Presented) A method as in claim 5, wherein said usage dependent rating scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to information about the billing event.

36. (Previously Presented) A method as in claim 5, wherein said usage dependent rating scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to the account information.

37-43. (Canceled)